

In re)
 Amrit Dutt)
 Anjula Dutt)
Debtor(s).) Case No. 21-23939-C-7
AMENDMENT COVER SHEET

This form shall not be used to amend or modify plans.

I am amending the following documents:

- | | |
|--|--|
| <input type="checkbox"/> Petition | <input type="checkbox"/> Statement of Financial Affairs |
| <input type="checkbox"/> Creditor Matrix | <input checked="" type="checkbox"/> Statement of Intention |
| <input type="checkbox"/> List of 20 Largest Unsecured Creditors | <input type="checkbox"/> List of Equity Security Holders |
| <input checked="" type="checkbox"/> Schedules (check appropriate boxes).
<input type="checkbox"/> A/B <input type="checkbox"/> C <input checked="" type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/> I <input type="checkbox"/> J
<input checked="" type="checkbox"/> Summary of Schedules of Assets and Liabilities | |

A fee of \$32 is required for:

- An amendment that adds or deletes creditors;
- An amendment that changes amounts owed to a creditor; or
- An amendment that changes the classification of a debt.

NOTICE OF AMENDMENT TO AFFECTED PARTIES

I certify that I have notified the trustee in the case (if any) that I have filed or intend to file the amended or supplemental document(s) listed above, and that I have notified all parties affected by the amendment, as required by Federal Rule of Bankruptcy Procedure 1009.*

Dated: November 29, 2021

Attorney's or Pro Se Debtor's Signature:

/s/ Mark Shmorgon

Printed Name:

Mark Shmorgon

DECLARATION BY DEBTOR

I(We), the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the amendment(s) attached hereto, consisting of 9 pages, is true and correct.

Dated: November 29, 2021

Dated: November 29, 2021

/s/ Amrit Dutt
Debtor's Signature - Amrit Dutt

/s/ Anjula Dutt
Joint Debtor's Signature - Anjula Dutt

INSTRUCTIONS

Attach each amended document to this form. If there is a box on the form to indicate that the form is amended or supplemental, check the box. Otherwise, write the word Amended or Supplemental at the top of the form.

If you are amending Schedules A/B, D, E/F, I, or J, you must also file an Amended Summary of Schedules of Assets and Liabilities in order to ensure that the totals are amended for statistical purposes. This form can be found on our website.

- To add creditors, write or type an A next to the creditors you are adding on any amended schedule you file. Additionally, (or, in the event that you are only amending the creditor matrix) attach a list of all creditors with their addresses in .txt format.
- To correct the names or addresses of creditors that appear on any schedule, use our Change of Address Form (EDC 2-0) instead of filing this form, any amended schedule or an amended master address list.
- To delete creditors, write or type a D next to the creditors you are deleting on any amended schedule you file. Do not submit a .txt file of creditors to be deleted. Only creditors who have not filed a proof of claim in the case will be deleted .

*Federal Rule of Bankruptcy Procedure 1009 requires the debtor to give notice of an amendment. **Notice of the amendment will not be given by the Clerk's Office.** To comply with this requirement, the debtor's attorney or Pro Se debtor must give notice to the trustee and any party affected by the amendment by serving the amendment and all previous court notices including, but not limited to, the notice of meeting of creditors, discharge of debtor, etc. A proof of service, indicating that service has been made, must be filed with the court.

Checks and money orders should be payable to Clerk, U.S. Bankruptcy Court. (**NOTE: No personal checks will be accepted.**)

Fill in this information to identify your case:

Debtor 1	Amrit Dutt	First Name	Middle Name	Last Name	
Debtor 2	Anjula Dutt	(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<u>EASTERN DISTRICT OF CALIFORNIA</u>			
Case number (if known)	<u>21-23939</u>				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)	\$ <u>564,100.00</u>
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <u>564,100.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <u>66,117.67</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <u>630,217.67</u>

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ <u>422,159.93</u>
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <u>422,159.93</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ <u>0.00</u>
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ <u>150,666.61</u>

Your total liabilities \$ 572,826.54

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	\$ <u>7,953.02</u>
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ <u>7,953.02</u>
5. Schedule J: Your Expenses (Official Form 106J)	\$ <u>7,921.03</u>
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ <u>7,921.03</u>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

Debtor 1 **Amrit Dutt**
 Debtor 2 **Anjula Dutt**
 the court with your other schedules.

Case number (if known) **21-23939**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	8,534.59
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Fill in this information to identify your case:

Debtor 1	Amrit Dutt		
	First Name	Middle Name	Last Name
Debtor 2	Anjula Dutt		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF CALIFORNIA</u>			
Case number (if known)	<u>21-23939</u>		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 Bank of America, N.A.

Creditor's Name

Describe the property that secures the claim:

4859 Watseka Way Sacramento, CA 95835

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
\$140,203.38	\$564,100.00	\$0.00

**4909 Savarese Circle
Tampa, FL 33634**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred 09/30/2003Last 4 digits of account number 2595

Debtor 1 **Amrit Dutt**
 First Name _____ Middle Name _____ Last Name _____
 Case number (if known) **21-23939**

Debtor 2 **Anjula Dutt**
 First Name _____ Middle Name _____ Last Name _____

2.2 **Cavalry Portfolio Services, LLC, as**
 Creditor's Name
Assignee Cavalry SPV I, LLC, as Assignee
Wells Fargo Bank, N.A.
4050 East Cotton Center Blvd.
Phoenix, AZ 85040
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **4859 Watseka Way Sacramento, CA 95835** \$9,063.03 \$564,100.00 \$0.00

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt _____

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred **07/25/2017** Last 4 digits of account number **0668**

2.3 **Cavalry SPV I, LLC**
 Creditor's Name
500 Summit Lake Drive, Suite #400
Valhalla, NY 10595
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **4859 Watseka Way Sacramento, CA 95835** \$17,719.79 \$564,100.00 \$0.00

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt _____

Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

Date debt was incurred **02/01/2021** Last 4 digits of account number **1299**

Debtor 1	Amrit Dutt	First Name _____	Middle Name _____	Last Name _____	Case number (if known)	21-23939	
Debtor 2	Anjula Dutt	First Name _____	Middle Name _____	Last Name _____			
2.4 Cavalry SPV I, LLC		Describe the property that secures the claim:			\$23,296.05	\$564,100.00	\$0.00
Creditor's Name 500 Summit Lake Drive, Suite #400 Valhalla, NY 10595		4859 Watseka Way Sacramento, CA 95835					
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed							
Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____							
Date debt was incurred 08/30/2017		Last 4 digits of account number 0835					
2.5 CitiBank (South Dakota), N.A.		Describe the property that secures the claim:			\$3,168.76	\$564,100.00	\$0.00
Creditor's Name Citibank, National Association 5800 South Corporate Place Sioux Falls, SD 57108		4859 Watseka Way Sacramento, CA 95835					
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed							
Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____							
Date debt was incurred 09/19/2011		Last 4 digits of account number 1428					

Debtor 1	Amrit Dutt	First Name _____	Middle Name _____	Last Name _____	Case number (if known)	21-23939
Debtor 2	Anjula Dutt	First Name _____	Middle Name _____	Last Name _____		

2.6	CitiBank (South Dakota), N.A.	Describe the property that secures the claim:	\$2,993.52	\$564,100.00	\$0.00
	Creditor's Name Citibank, National Association 5800 South Corporate Place Sioux Falls, SD 57108	4859 Watseka Way Sacramento, CA 95835			
	Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply.			
		<input type="checkbox"/> Contingent			
		<input type="checkbox"/> Unliquidated			
		<input type="checkbox"/> Disputed			

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred 10/12/2011

Last 4 digits of account number 1367

2.7	Specialized Loan Servicing, LLC	Describe the property that secures the claim:	\$225,715.40	\$564,100.00	\$0.00
	Creditor's Name 8742 Lucent Blvd. Highlands Ranch, CO 80129	4859 Watseka Way Sacramento, CA 95835			
	Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply.			
		<input type="checkbox"/> Contingent			
		<input type="checkbox"/> Unliquidated			
		<input type="checkbox"/> Disputed			

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred 01/25/2007

Last 4 digits of account number 4937

Add the dollar value of your entries in Column A on this page. Write that number here:

\$422,159.93

If this is the last page of your form, add the dollar value totals from all pages.

\$422,159.93

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[]	Name, Number, Street, City, State & Zip Code Citibank, National Association Hunt & Henriques 7017 Realm Drive San Jose, CA 95119	On which line in Part 1 did you enter the creditor? <u>2.5</u>
		Last 4 digits of account number <u>1428</u>

Debtor 1	Amrit Dutt			Case number (if known)	<u>21-23939</u>		
	First Name	Middle Name	Last Name				
Debtor 2	Anjula Dutt			First Name	Middle Name	Last Name	
[]	Name, Number, Street, City, State & Zip Code			On which line in Part 1 did you enter the creditor? <u>2.6</u>			
	CitiBank, National Association						
	Hunt & Henriques			Last 4 digits of account number <u>1367</u>			
	7017 Realm Drive						
	San Jose, CA 95119						
[]	Name, Number, Street, City, State & Zip Code			On which line in Part 1 did you enter the creditor? <u>2.2</u>			
	Winn Law Group, APC						
	Cavalry Portfolio Services, LLC			Last 4 digits of account number <u>0314</u>			
	110 East Wilshire Ave., Suite #212						
	Fullerton, CA 92832						

Fill in this information to identify your case:

Debtor 1	Amrit Dutt		
	First Name	Middle Name	Last Name
Debtor 2	Anjula Dutt		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA		
Case number (if known)	21-23939		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
---	---	---

Creditor's name:

Bank of America, N.A.

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Description of property securing debt:
4859 Watseka Way Sacramento, CA 95835

Creditor's name:
Cavalry Portfolio Services, LLC, as

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Description of property securing debt:
4859 Watseka Way Sacramento, CA 95835

Retain the property and [explain]:

avoid lien using 11 U.S.C. § 522(f)

Creditor's name:
Cavalry SPV I, LLC

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Description of property securing debt:
4859 Watseka Way Sacramento, CA 95835

Retain the property and [explain]:

Debtor 1 **Amrit Dutt**
 Debtor 2 **Anjula Dutt**

Case number (if known) **21-23939**

securing debt:

avoid lien using 11 U.S.C. § 522(f)Creditor's **Cavalry SPV I, LLC**

name:

Description of **4859 Watseka Way Sacramento,**
property **CA 95835**

securing debt:

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

Creditor's **CitiBank (South Dakota), N.A.**

name:

Description of **4859 Watseka Way Sacramento,**
property **CA 95835**

securing debt:

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

Creditor's **CitiBank (South Dakota), N.A.**

name:

Description of **4859 Watseka Way Sacramento,**
property **CA 95835**

securing debt:

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

Creditor's **Specialized Loan Servicing, LLC**

name:

Description of **4859 Watseka Way Sacramento,**
property **CA 95835**

securing debt:

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases**Will the lease be assumed?**Lessor's name: **Ford Motor Credit Company, LLC** No YesDescription of leased property: **24 Month Auto Lease
2020 Ford Edge SE Sport Utility 4D****Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Amrit Dutt**X /s/ Anjula Dutt**